

Ronald Appel, Esq. SBN 132023  
APPEL & APPEL  
2522 Chambers Road  
Tustin, CA 92780  
(714) 573-4090  
attorneyrappel@gmail.com

Attorneys for Secured Creditor Farmers & Merchants Bank of Long Beach

**UNITED STATES BANKRUPTCY COURT**  
**CENTRAL DISTRICT OF CALIFORNIA - LOS ANGELES DIVISION**

In re:	)	Chapter 13
	)	
Linda M. Veerkamp	)	Bankruptcy Case No. 2:23-bk-17901-VZ
	)	
Debtor,	)	<b>DECLARATION OF RONALD</b>
	)	<b>APPEL RE: SERVICE OF MORTGAGE</b>
	)	<b>STATEMENTS</b>
	)	
	)	
	)	
	)	

I, Ronald Appel, declare and state as follows:

1. I am an attorney at law duly licensed to practice law before all of the Federal and State Courts in the State of California and I am the attorney of record for Movant Farmers & Merchants Bank of Long Beach.

2. I have personal knowledge of the facts stated herein. If called to testify hereto, I could and would competently do so under oath.

3. A hearing was held on March 12, 2024 on Movant's motion for Relief from Automatic Stay.

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1           4.     The Court conditionally granted the motion requiring me to provide Debtor's Counsel  
2 with 3 monthly mortgage statements to enable the Debtor to apply for State relief with mortgage  
3 assistance.

4           5.     On Sunday, March 31, 2024, I emailed 3 monthly mortgage statements to Debtor's  
5 Counsel.

6           6.     Attached hereto is Exhibit "A" is a true and exact copy of the email and the 3 monthly  
7 mortgage statements (additional copies for the Debtor, her Counsel, and all interested parties).

8           7.     I am filing this Declaration and lodging the Order for Relief.  
9

10           I declare under penalty of perjury that the foregoing is true and correct this first day of April, 2024,  
11 at Tustin, California.

12  
13  
14 Ronald Appel, Declarant



Exhibit “A”



Ron Appel &lt;attorneyrappel@gmail.com&gt;

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**Veerkamp**

1 message

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**Ron Appel** <attorneyrappel@gmail.com>

Sun, Mar 31, 2024 at 5:58 PM

To: "jdh@cornerstonelawcorp.com" &lt;jdh@cornerstonelawcorp.com&gt;

Attached are 3 monthly statements per the Court Order.

Ronald Appel, Esq.

**Veerkamp.pdf**

290K

F&M Bank of Long Beach  
Loan Servicing  
PO Box 337  
Lakewood, CA 90714-0337  
(562) 495-7710

Linda Marie Veerkamp  
18320 Regina Ave  
Torrance CA 90504-4612

**FOR INFORMATIONAL PURPOSES ONLY**

ACCOUNT NUMBER	PAYMENT DUE DATE	TOTAL AMOUNT DUE
9027002738	01/09/2024	\$11,382.43

Past Due Amount	\$9,377.73
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Current Amount Due	
Interest	\$1,917.80
Charges	\$86.90
Sub Total	\$2,004.70

SPECIAL

F&M Bank of Long Beach  
Loan Servicing  
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18320 Regina Ave  
Torrance CA 90504-4612

**FOR INFORMATIONAL PURPOSES ONLY**

ACCOUNT NUMBER	PAYMENT DUE DATE	TOTAL AMOUNT DUE
9027002738	02/10/2024	\$13,180.37

Past Due Amount	\$11,382.43
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Current Amount Due	
Interest	\$1,797.94

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Loan Servicing  
PO Box 337  
Lakewood, CA 90714-0337  
(562) 495-7710

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18320 Regina Ave  
Torrance CA 90504-4612

**FOR INFORMATIONAL PURPOSES ONLY**

ACCOUNT NUMBER	PAYMENT DUE DATE	TOTAL AMOUNT DUE
9027002738	03/11/2024	\$14,978.32

Past Due Amount	\$13,180.37
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Current Amount Due

Interest	\$1,797.95
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## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

A true and correct copy of the foregoing document entitled (*specify*): Declaration of Ronald Appel re: Service of Mortgage Statements  
will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) April 1, 2024, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

☒ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (*date*) April 1, 2024, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Linda M. Veerkamp  
18320 Regina Avenue  
Torrance, CA 90504

☒ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (*state method for each person or entity served*): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

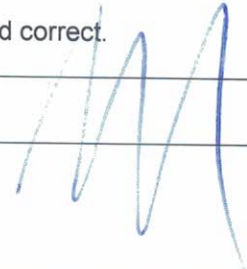
☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Date April 1, 2024

Printed Name Ronald Appel, Esq.

Signature



This form is mandatory. It has been approved for use by the United States Bankruptcy Court for the Central District of California.



Junior Lienholder

Ronald Pearlstein Profit Sharing

Plan Entrust #00393

c/o Danco

2476 Overland Ave., Suite 203

Los Angeles, CA 90064